

**DISCLOSURE STATEMENT AND DISCLAIMER**

This disclosure is to provide information to you the bidder about your prospective purchase of delinquent tax sale property from Cumberland County, Tennessee.

If you are purchasing delinquent tax sale property from Cumberland County, Tennessee, you will obtain from the sale a quit-claim deed. Tennessee state law mandates that the county must issue a quit-claim deed for the property and cannot give a deed containing title warranties. The quit-claim deed will convey to the new owner whatever right, title, claim, or interest Cumberland County, Tennessee may have in the property. This does not guarantee that you have a marketable title. You will want to contact an attorney or title company to discuss the advisability on purchasing this type of property and title. Neither the County Mayor’s office nor the County Delinquent Tax Committee can give you legal advice regarding the properties.

You should understand that it may be difficult or impossible to obtain title insurance on the property you are purchasing via quit-claim deed. Title insurance may be required by a subsequent purchaser of the property should you decide to sell it. Title insurance may also be required by a lender should you attempt to loan against the property and use the property as collateral. Cumberland County makes no guarantee that you will be able to obtain title insurance. All of these things should be taken into account, and an attorney or title company should be contacted prior to your bid being placed.

Cumberland County, Tennessee further makes no representation or guarantee about the ability of the property to percolate or accommodate a subsurface sewage disposal system.

**You will be required to bring payment via cash or check for the registration process of the new deed at time of pick up. You will be notified of registration cost when you are notified that the deed is ready for pick up.**

---

The undersigned acknowledges receipt and understanding of this disclosure statement and disclaimer on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

**Map** \_\_\_\_\_

**Group** \_\_\_\_\_

**Parcel** \_\_\_\_\_